

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Tim Kerry Keyes :  
: Art Unit: 3624  
Serial No.: 09/745,821 :  
: Examiner: Daniel S. Felten  
Filed: December 21, 2000 :  
: :  
For: VALUATION PREDICTION MODELS IN :  
SITUATIONS WITH MISSING INPUTS :

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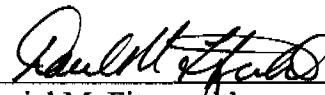
**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

Sir:

The following comments are in response to the Examiner's Statement of Reasons for Allowance in the Notice of Allowability dated October 3, 2006.

Applicants believe that the Statement of Reasons for Allowance is improper as reasons for allowance are only warranted in instances in which the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims (see 37 CFR §1.104(e)). In the present case, Applicants believe the record as a whole does make the reasons for allowance clear and therefore no statement by the Examiner is necessary or warranted. Furthermore, Applicants do not necessarily agree with each statement in the reasons for allowance and do not necessarily agree with the Examiner's interpretation of the teachings of the cited art.

Respectfully Submitted,



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